

IN THE SPECIFICATION:

Please replace the paragraph at page 18, lines 4-8, with the following rewritten paragraph:

In the e-commerce system 100, as described above, instead of ~~the~~ direct transmission of ~~the~~ payment information to the user terminal 10 in response to ~~the~~ a request for ~~the~~ payment processing fed from the ~~user terminal 10~~ to the user terminal 10, the payment information is transmitted from the shop server 50 to the relay server 40 and is transferred to the wallet server 60 through the redirecting section 45.

Please replace the paragraph at page 18, lines 9-13, with the following rewritten paragraph:

Therefore, according to the e-commerce system 100 of the embodiment, even if ~~such the~~ a specially designed terminal (such as a portable cellular phone or a game machine) having a transmission function as described above is used as the user terminal 10, since it is the relay server 40, ~~40~~ instead of the specially designed ~~terminal~~, terminal that performs the transmission function, it is possible to execute the payment processing using the wallet server 60.

Please replace the Abstract, on page 35, with the following rewritten Abstract (which is also reproduced on a separate page attached to this Amendment):

ABSTRACT OF THE DISCLOSURE

A relay server ~~to be~~ is installed in a payment system which is ~~suitably used in~~ suitable for use with a specially designed user terminal having limited ~~communication functions~~ functionality, such as a portable telephone. The ~~relay server is provided in the payment system including a user terminal to take~~ permits payment procedures to be conducted through a ~~network~~ network. In addition to the user terminal and the relay server, the payment system includes a shop server to produce payment information containing amounts to be paid by a the user, a payment server to perform payment processing through the network and a wallet server to maintain authentication information of the user and to request the payment server to take payment procedures. The relay server has a redirecting section used to ~~transfer, when receiving procedure request~~ transfer information received from the ~~terminal, the information~~ user terminal to the shop server and, ~~when receiving the payment information from the shop server having acquired the requested~~

information, and to transfer the payment information received from the shop server to the wallet server.